Amendments to the Claims

Please amend the claims without prejudice as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1. (Currently amended) A method for creating a customer account utilizing a network, comprising the steps of:

(a) receiving an account application from a customer, wherein the account application includes information relating to the ~~user~~ customer and documentation relating to the ~~user~~ customer;

(b) utilizing a first computer to create a profile for the customer based on the account application received from the customer;

(c) utilizing the first computer to create an account for the customer;

(d) transmitting information relating to the created profile and account from the first computer to a second computer;

(e) generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and

(f) transmitting the notification from the second computer to the customer utilizing a network.

2. (Previously presented) A method as recited in claim 1, further comprising the step of transmitting an account application form to the customer utilizing the network.

3. (Original) A method as recited in claim 1, further comprising the steps of associating an identifier with the created profile, generating information material for the customer utilizing the second computer, wherein the information material includes the identifier associated

with the customer, printing the information material with the identifier using a printer coupled to the second computer.

4. (Original) A method as recited in claim 1, wherein the step of utilizing the first computer to create the profile for the customer further comprises the step of: generating an identifier associated with the customer utilizing the first computer.

5. (Original) A method as recited in claim 1, further comprising the step of associating the customer profile with the created account to identify the customer as an account holder of the account.

6. (Original) A method as recited in claim 5, wherein a plurality of customer profiles are associated with the created account.

7. (Previously presented) A method as recited in claim 1, wherein the information relating to the customer included in the account application includes at least one of personal information about the customer and employment history of the customer.

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8. (Original) A method as recited in claim 1, wherein the notification is transmitted to the user in an electronic mail (e-mail) message.

9. (Previously presented) A method as recited in claim 1, further comprising the step of inputting at least a portion of the information included in the account application into the first computer prior to generation of the customer profile.

10. (Original) A method as recited in claim 1, further comprising the step of storing the created profile and account in a database coupled to the first computer.

11. (Currently amended) A computer program embodied on a computer readable medium for creating a customer account utilizing a network, comprising:

(a) a code segment for receiving an account application from a customer, wherein the application includes information relating to the ~~user~~ customer and documentation relating to the ~~user~~ customer;

(b) a code segment for utilizing a first computer to create a profile for the customer based on the account application received from the customer;

(c) a code segment for utilizing the first computer to create an account for the customer;

(d) a code segment for transmitting information relating to the created profile and account from the first computer to a second computer;

(e) a code segment for generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and

(f) a code segment for transmitting the notification from the second computer to the customer utilizing a network.

12. (Previously presented) A computer program as recited in claim 11, further comprising a code segment for transmitting an account application form to the customer utilizing the network.

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13. (Original) A computer program as recited in claim 11, further comprising a code segment for associating an identifier with the created profile, a code segment for generating information material for the customer utilizing the second computer, wherein the information material includes the identifier associated with the customer, a code segment for printing the information material with the identifier using a printer coupled to the second computer.

14. (Original) A computer program as recited in claim 11, wherein the code segment for utilizing the first computer to create the profile for the customer further comprises a code segment for generating an identifier associated with the customer utilizing the first computer.

15. (Original) A computer program as recited in claim 11, further comprising a code segment for associating the customer profile with the created account to identify the customer as an account holder of the account.

16. (Previously presented) A computer program as recited in claim 11, wherein the information relating to the customer included in the account application includes at least one of personal information about the customer and employment history of the customer.

17. (Original) A computer program as recited in claim 11, wherein the notification is transmitted to the user in an electronic mail (e-mail) message.

18. (Previously presented) A computer program as recited in claim 11, further comprising a code segment for inputting at least a portion of the information included in the account application into the first computer prior to generation of the customer profile.

19. (Original) A computer program as recited in claim 11, further comprising a code segment for storing the created profile and account in a database coupled to the first computer.

20. (Currently amended) A system for creating a customer account utilizing a network, comprising:

(a) logic for receiving an account application from a customer, wherein the application includes information relating to the ~~user~~ customer and documentation relating to the ~~user~~ customer;

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(b) logic for utilizing a first computer to create a profile for the customer based on the account application received from the customer;

(c) logic for utilizing the first computer to create an account for the customer;

(d) logic for transmitting information relating to the created profile and account from the first computer to a second computer;

(e) logic for generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and

(f) logic for transmitting the notification from the second computer to the customer utilizing a network.

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21. (New) The method from claim 1, further comprising the step of performing third party payments on behalf of the customer utilizing the network, wherein the step of performing third party payments comprises: permitting the selection of a payee from a list; receiving payment information about the customer; determining whether the payee and the customer each have an account with a common entity; and adjusting accounts of the

customer and payee if it is determined that the payee and customer both have accounts with the common entity.

22. (New) The computer program from claim 11, further comprising a code segment for performing third party payments on behalf of the customer utilizing the network, wherein performing third party payments comprises: permitting the selection of a payee from a list; receiving payment information about the customer; determining whether the payee and the customer each have an account with a common entity; and adjusting accounts of the customer and payee if it is determined that the payee and customer both have accounts with the common entity.

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23. (New) The system from claim 20, further comprising logic for performing third party payments on behalf of the customer utilizing the network, wherein performing third party payments comprises: permitting the selection of a payee from a list; receiving payment information about the customer; determining whether the payee and the customer each have an account with a common entity; and adjusting accounts of the customer and payee if it is determined that the payee and customer both have accounts with the common entity.